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matter of U.S. Patent 5,615,109 for "Method of and System for Generating Feasible, Profit Maximizing Requisition Sets", by Jeff S. Eder, the disclosure of which is also incorporated herein by reference.

Marked up original:

This application is a continuation-in-part of application number 09/421,553, filed October 20, 1999. Application 09/421,553 was a continuation-in-part of application number 09/358,969, filed July 22, 1999, of application number 09/295,337, filed April 21, 1999, application number 09/293,336, filed April 16, 1999, application number 09/135,983 filed August 17, 1998, application number 08/999,245, filed December 10, 1997 and application number 08/779,109, filed January 6, 1997 which are incorporated herein by reference. The subject matter of this application is also related to the subject matter of U.S. Patent 5,615,109 for "Method of and System for Generating Feasible, Profit Maximizing Requisition Sets", by Jeff S. Eder, the disclosure of which is also incorporated herein by reference.

On page 87, line 29, please change the sentence to read as shown below. A marked up version of the original sentence is shown on page 3.

Change to:

b2 "After the software in block 618 analyzes the loss it ~~determines if a payment~~ for the loss is required. If a payment is required, then the software in block 618 initiates an electronic transfer to a block 510. If a payment is not required, then the software in block 618 sends a notice to that effect is sent to the user (20) via a network (45)."